

Information to identify the case:

Debtor 1	<u>Thomas A. Mann II</u>	Social Security number or ITIN	xxx-xx-0822
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Beth A. Mann</u>	Social Security number or ITIN	xxx-xx-2242
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24142-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A. Mann II

Beth A. Mann

5/13/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas A. Mann, II
Beth A. Mann
Debtors

Case No. 19-24142-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Mann, II, Beth A. Mann, 565 Franklin St., Freeport, PA 16229-1217
15161004	+ First Universal Finance Co., Inc., 115 Freeport St., Suite 1, New Kensington, PA 15068-6010
15161007	+ JOSHUA MCNAMARA, ESQ, 2 INDUSTRIAL WAY WEST, PO BOX 500, Eatontown, NJ 07724-0500
15145514	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15145516	+ TW Philips Gas & Oil Company, c/o Peoples Gas Company, 205 North Main St., Butler, PA 16001-4998
15145517	+ Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
15145519	+ Walmart, PO Box 536927, Atlanta, GA 30353-6927
15145522	+ Zocal Loan Company, 53 Third St., San Francisco, CA 94103-3105

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2025 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2025 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcy@cavps.com	May 14 2025 00:00:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	EDI: JEFFERSONCAP.COM	May 14 2025 03:43:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ EDI: PRA.COM	May 14 2025 03:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	May 14 2025 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 13 2025 23:58:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15145510	+ EDI: CAPITALONE.COM	May 14 2025 03:43:00	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15147186	+ Email/Text: bankruptcy@cavps.com	May 14 2025 00:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15145511	+ EDI: SYNC	May 14 2025 03:43:00	Chase - Amazon, Po Box 960013, Orlando, FL 32896-0013
15145512	+ Email/Text: ebnnotifications@creditacceptance.com	May 13 2025 23:58:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331

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15145513	Email/PDF: creditonebknotifications@resurgent.com	May 14 2025 00:01:03	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15161003	+ EDI: BLUESTEM	May 14 2025 03:43:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15157533	EDI: JEFFERSONCAP.COM	May 14 2025 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15161005	EDI: JEFFERSONCAP.COM	May 14 2025 03:43:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15161006	EDI: JEFFERSONCAP.COM	May 14 2025 03:43:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15159425	Email/PDF: resurgentbknotifications@resurgent.com	May 14 2025 00:01:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15161008	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2025 00:00:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15161009	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2025 00:00:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
15161010	EDI: PRA.COM	May 14 2025 03:43:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15169265	EDI: PRA.COM	May 14 2025 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15145515	+ Email/PDF: ebnotices@pnmac.com	May 14 2025 00:01:04	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15178420	+ Email/PDF: ebnotices@pnmac.com	May 14 2025 00:01:03	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15161164	+ Email/Text: ebnpeoples@grblaw.com	May 13 2025 23:58:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pgh, PA 15233-1828
15146456	^ MEBN	May 13 2025 23:51:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145518	+ Email/Text: BankruptcyNotice@upmc.edu	May 14 2025 00:00:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15174762	Email/Text: BNCnotices@dcmservices.com	May 13 2025 23:59:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15151798	+ Email/Text: bankruptcy@firstenergycorp.com	May 14 2025 00:00:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15145520	Email/Text: bankruptcy@firstenergycorp.com	May 14 2025 00:00:00	West Penn Power Company, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
15145521	Email/Text: ebankruptcy@woodforest.com	May 14 2025 00:00:00	Woodforest National Bank, P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15161002	*+	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Beth A. Mann julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Thomas A. Mann II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7